What is claimed is:

1.	A method for providing a payment analysis pertaining to a prescribed medication purchase over a global set of interconnected computer networks, said method comprising the steps of:

a) receiving a request to fill a prescribed medication for a user;

b) retrieving personal information pertaining to said user from a user profile; and

c) correlating said request and said personal information to present at least one alternative medication to said prescribed medication.

2.	The method of claim 1, wherein said retrieving step b) retrieves a benefit design of said user.

3.	The method of claim 2, wherein said correlating step c) presents said at least one alternative medication and its price as compared to a price of said prescribed medication.

4.	The method of claim 3, wherein said at least one alternative medication is sorted in an order that identifies a least expensive alternative medication as to a copay payable by said user.

5.	The method of claim 4, wherein said at least one alternative medication is further sorted in an order that identifies a least expensive alternative medication as to a cost payable by a benefit provider of said user.

6.	The method of claim 3, wherein said price of said at least one alternative medication is calculated using usual and customary price.

7.	The method of claim 3, wherein said price of said at least one alternative medication is calculated using average wholesale price.

8.	The method of claim 3, wherein said price of said at least one alternative medication is calculated using maximum allowable cost.

9.   The method of claim 3, wherein said price of said at least one alternative medication is calculated using a third party reimbursed prescription benefit formulary.

10.   The method of claim 1, further comprising the step of:
        d) providing additional information pertaining to said at least one alternative medication to said user.

11.   The method of claim 10, wherein said additional information comprises drug monograph information.

12.   The method of claim 1, further comprising the step of:
        d) forwarding said at least one alternative medication in an email message to a physician specified by said user.

13.   A computer-readable medium having stored thereon a plurality of instructions, the plurality of instructions including instructions which, when executed by a processor, cause the processor to perform the steps comprising of:
        a) receiving a request to fill a prescribed medication for a user;
        b) retrieving personal information pertaining to said user from a user profile; and
        c) correlating said request and said personal information to present at least one alternative medication to said prescribed medication.

14.   The computer-readable medium of claim 13, wherein said retrieving step b) retrieves a benefit design of said user.

15.   The computer-readable medium of claim 14, wherein said correlating step c) presents said at least one alternative medication and its price as compared to a price of said prescribed medication.

16.   The computer-readable medium of claim 15, wherein said at least one alternative medication is sorted in an order that identifies a least expensive alternative medication as to a copay payable by said user.

17.   The computer-readable medium of claim 16, wherein said at least one alternative medication is further sorted in an order that identifies a least expensive alternative medication as to a cost payable by a benefit provider of said user.

18.   The computer-readable medium of claim 15, wherein said price of said at least one alternative medication is calculated using usual and customary price.

19.   The computer-readable medium of claim 15, wherein said price of said at least one alternative medication is calculated using average wholesale price.

20.   The computer-readable medium of claim 15, wherein said price of said at least one alternative medication is calculated using maximum allowable cost.

21.   The computer-readable medium of claim 15, wherein said price of said at least one alternative medication is calculated using a third party reimbursed prescription benefit formulary.

22.   The computer-readable medium of claim 13, further comprising the step of:
        d) providing additional information pertaining to said at least one alternative medication to said user.

23.   The computer-readable medium of claim 22, wherein said additional information comprises drug monograph information.

24.   The computer-readable medium of claim 13, further comprising the step of:
        d) forwarding said at least one alternative medication in an email message to a physician specified by said user.

25.   An apparatus for providing a payment analysis pertaining to a prescribed medication purchase over a global set of interconnected computer networks, said apparatus comprising:
        means for receiving a request to fill a prescribed medication for a user;

means for retrieving personal information pertaining to said user from a user profile; and

means for correlating said request and said personal information to present at least one alternative medication to said prescribed medication.

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26.   The apparatus of claim 25, wherein said retrieving means retrieves a benefit design of said user.

27.   The apparatus of claim 26, wherein said correlating means presents said at least

10   one alternative medication and its price as compared to a price of said prescribed medication.

28.   The apparatus of claim 27, wherein said at least one alternative medication is sorted in an order that identifies a least expensive alternative medication as to a copay

15   payable by said user.

29.   The apparatus of claim 28, wherein said at least one alternative medication is further sorted in an order that identifies a least expensive alternative medication as to a cost payable by a benefit provider of said user.

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30.   The apparatus of claim 27, wherein said price of said at least one alternative medication is calculated using usual and customary price.

31.   The apparatus of claim 27, wherein said price of said at least one alternative

25   medication is calculated using average wholesale price.

32.   The apparatus of claim 27, wherein said price of said at least one alternative medication is calculated using maximum allowable cost.

30   33.   The apparatus of claim 27, wherein said price of said at least one alternative medication is calculated using a third party reimbursed prescription benefit formulary.

34.   The apparatus of claim 25, further comprising:

means for providing additional information pertaining to said at least one alternative medication to said user.

35.   The apparatus of claim 34, wherein said additional information comprises drug monograph information.

36.   The apparatus of claim 25, further comprising:
    means for forwarding said at least one alternative medication in an email message to a physician specified by said user.

37.   A method for providing a payment analysis pertaining to a prescribed medication purchase over a global set of interconnected computer networks, said method comprising the steps of:
    a) receiving a query for a specified medication by a user;
    b) retrieving a price for said specified medication; and
    c) identifying at least one alternate medication to said specified medication;
    d) retrieving a price for said at least one alternate medication and
    e) displaying a price of said at least one alternate medication and said price for said specified medication.

38.   The method of claim 37, wherein said displaying step e) displays both prices simultaneously to said user.

39.   The method of claim 38, wherein said price of said at least one alternative medication is calculated using a usual and customary price.

40.   The method of claim 38, wherein said price of said at least one alternative medication is calculated using an average wholesale price.

41.   The method of claim 38, wherein said price of said at least one alternative medication is calculated using a maximum allowable cost.

42.   The method of claim 38, wherein said price of said at least one alternative medication is calculated using a third party reimbursed prescription benefit formulary.

5   43.   The method of claim 39, wherein said specified medication is a prescription drug.